



# Flinders Finance (WA) Pty Ltd Application for Finance

Level 4, 1 Howard Street, Perth WA 6000  
PO BOX Z5104, PERTH WA 6831

Phone: 08 9483 0755 Fax: 08 9481 0744  
Email: [michael.maher@flindersfinance.com.au](mailto:michael.maher@flindersfinance.com.au)  
Web: [www.flindersfinance.com.au](http://www.flindersfinance.com.au)

FB Licence No : 4314 Flinders Finance (WA) Pty Ltd  
FB Licence No : 1160 Michael Maher  
ABN 70 126 634 286

## Loan Application Form

### Company/ Trust Details

Director 1.	Full Name:	<input type="text"/>		
Director 2.	Full Name:	<input type="text"/>		
Company/Trust	Company/Trust Name	<input type="text"/>		
Registered Address	<input type="text"/>	P/Code	<input type="text"/>	
Business Address	<input type="text"/>	P/Code	<input type="text"/>	
Nature of Business	<input type="text"/>			

**Please answer the following for ALL applicants**

Has any applicant ever been a shareholder or officer of a company which a Manager, Receiver, and/or Liquidator has been appointed? Yes  No

Is there any unsatisfied judgement entered in any Court against any applicant or any Company of which any applicant is or was a shareholder or officer? Yes  No

Has any application in respect of this loan been submitted by you, or any other person to any other Lender? Yes  No

### Loan Details

Loan Amount	LVR	Anticipated Settlement Date	Finance Expiry Date
\$ <input type="text"/>	<input type="text"/> %	<input type="text"/>	<input type="text"/>

### Funds Position

Purchase Price	\$ <input type="text"/>	Sale Proceeds	\$ <input type="text"/>
Refinance Amount	\$ <input type="text"/>	Savings	\$ <input type="text"/>
Govt Costs (Est).	\$ <input type="text"/>	FHOG	\$ <input type="text"/>
LMI Premium (Est)	\$ <input type="text"/>	Gift	\$ <input type="text"/>
C/Cards/P/Loans	\$ <input type="text"/>	Other (Shares redraw etc)	\$ <input type="text"/>
Other	\$ <input type="text"/>		
Total Costs	\$ <input type="text"/>	Total Deposit	\$ <input type="text"/>
		<b>Total Loan Required</b>	\$ <input type="text"/>

## Applicant Details

### Personal Details Applicant 1.

Applicant Status Borrower  Guarantor

Title (Mr/Mrs/Ms/Miss/Dr/Other)

Surname

Given Names

Date of Birth

Marital Status Single  Married  Divorced   
Defacto  Widow  Other

Number of Dependants  Age

Drivers Licence  State

Are you a permanent Resident of Australia? Yes  No

Are you a first home Buyer? Yes  No

### Personal Details Applicant 2.

Applicant Status Borrower  Guarantor

Title (Mr/Mrs/Ms/Miss/Dr/Other)

Surname

Given Names

Date of Birth

Marital Status Single  Married  Divorced   
Defacto  Widow  Other

Number of Dependants  Age

Drivers Licence  State

Are you a permanent Resident of Australia? Yes  No

Are you a first home Buyer? Yes  No

### Address Details Applicant 1.

Current Address

State  P/Code

Time at Current Address Years  Months

*If under two years, please provide previous address details*

Previous Address

State  P/Code

Time at Previous Address Years  Months

Address after Settlement

State  P/Code

Current Residential Status Own Home  Mortgage  Renting   
Boarding  Parents  Other

### Address Details Applicant 2.

Current Address

State  P/Code

Time at Current Address Years  Months

*If under two years, please provide previous address details*

Previous Address

State  P/Code

Time at Previous Address Years  Months

Address after Settlement

State  P/Code

Current Residential Status Own Home  Mortgage  Renting   
Boarding  Parents  Other

## Applicant Details

### Contact Details

### Applicant 1.

Postal Address (if different to current)

State      P/Code

Home Phone number

Work Phone number

Mobile Phone number

Preferred daytime contact number      H       W       M

Occupation

Email

### Contact Details

### Applicant 2.

Postal Address (if different to current)

State      P/Code

Home Phone number

Work Phone number

Mobile Phone number

Preferred daytime contact number      H       W       M

Occupation

Email

### Employment Details

### Applicant 1.

Industry

Employment Status

PAYG       S/Emp       Contractor   
 Full Time       Part Time       Casual

*If a wage or salary earner, please provide the following details*

Employer (Company) name

Employer Address

P/Code

Time at Current Employment

Years      Mths

Contact (HR / Payroll) Name and phone Number

Name	number
------	--------

*If under two years, please provide the previous employment details*

Employer (Company) name

Contact (HR / Payroll) Name and phone Number

Name	number
------	--------

Employer Address

P/Code

Time at Current Employment

Years      Mths

### Employment Details

### Applicant 2.

Industry

Employment Status

PAYG       S/Emp       Contractor   
 Full Time       Part Time       Casual

*If a wage or salary earner, please provide the following details*

Employer (Company) name

Employer Address

P/Code

Time at Current Employment

Years      Mths

Contact (HR / Payroll) Name and phone Number

Name	number
------	--------

*If under two years, please provide the previous employment details*

Employer (Company) name

Contact (HR / Payroll) Name and phone Number

Name	number
------	--------

Employer Address

P/Code

Time at Current Employment

Years      Mths

If Self-Employed, please provide the following details

Company Name

Company Address

P/Code

Nature of Business

Time in Business

Years

Mths

Company ABN

If Self-Employed, please provide the following details

Company Name

Company Address

P/Code

Nature of Business

Time in Business

Years

Mths

Company ABN

Accountants Contact Details

Name

P/Code

Telephone Number

Email

Accountants Contact Details

Name

P/Code

Telephone Number

Email

**Income Details**

**Applicant 1.**

Gross Annual Salary

\$

Overtime

\$

Investment Property Income

\$

Other Investments (e.g. shares)

\$

Any Other Income (please state)

\$

**Total Income**

\$

**Income Details**

**Applicant 2.**

Gross Annual Salary

\$

Overtime

\$

Investment Property Income

\$

Other Investments (e.g. shares)

\$

Any Other Income (please state)

\$

**Total Income**

\$

# Assets and Liabilities Statements

*If you do not own all Assets or share all Liabilities jointly, please complete individual financial statements.*

This is the Financial Statement for:    Applicant 1.        Applicant 2.        Both   

## Assets – “What you own”.

**Real Estate**

Property	Value	Share%

**Cash Funds, Savings, Term Deposits**

Financial Institution	Amount	Share %

**Superannuation**

Fund	Amount	Share %

**Other Assets e.g. Household Contents, Motor Vehicles, Shares, etc**

Asset	Value	Share %

## Liabilities – “What you owe”.

**Existing Mortgages**

Lender	Balance	Monthly payment	Refi Y/N
		\$	
		\$	
		\$	
		\$	

**Personal Loans, Hire Purchase, Leases, Overdrafts**

Financial Institution	Balance	Monthly payment	Refi Y/N
		\$	
		\$	
		\$	
		\$	
		\$	

**Credit and Store Cards**

Financial Institution	Balance	Limit	Refi Y/N

**Other Debts e.g. HECS, Guarantees, other contingent liabilities**

Details	Amount	Share %

**Total Assets**

\$

**Total Liabilities**

\$

# Property Security Form

## Property 1 Details

Purchase Price or Estimated Value *(Please circle appropriate)*

\$

Property Address

P/Code

Title Details

Freehold  Strata  Other

Volume

Folio

Zoning

Name/s in which title is/will be held

Note: **All** persons registered on this title must complete this application form as a Borrower or Guarantor.

Property Status

Established Property

New Property

Construction

Vacant Land

Land Size

Sq Mtrs

If Construction

House and Land

Std Building Contract

Off the Plan

Other

Dwelling Type

House

Unit/Townhouse

Apartment

Serviced Apartment

*Please provide the contact details of the person to be contacted to arrange access to the property for valuation purposes*

Contact Name

Home

Work Phone

Mobile

## Property 2 Details

Purchase Price or Estimated Value *(Please circle appropriate response)*

\$

Property Address

P/Code

Title Details

Freehold  Strata  Other

Volume

Folio

Zoning

Name/s in which title is/will be held

Note: **All** persons registered on this title must complete this application form as a Borrower or Guarantor.

Property Status

Established Property

New Property

Construction

Vacant Land

Land Size

Sq Mtrs

If Construction

House and Land

Std Building Contract

Off the Plan

Other

Dwelling Type

House

Unit/Townhouse

Apartment

Serviced Apartment

*Please provide the contact details of the person to be contacted to arrange access to the property for valuation purposes*

Contact Name

Home

Work Phone

Mobile

## Solicitor/Conveyancer

*(Mandatory for ALL purchase transactions)*

Company Name

Address

P/Code

Contact Name

Contact Number

## Declaration and Consents

- 1) I/We hereby declare that any information contained in this application, including all financial information, is true and correct. I/We authorise Flinders Finance (WA) Pty Ltd to verify this information.
- 2) I/We declare that I/we am/are over the age of 18 and have never been bankrupt or made arrangements with creditors under bankruptcy legislation.
- 3) I/We also understand that Flinders Finance (WA) Pty Ltd may be paid & retain fees, margins & commission in respect of the credit arranged by them on my/our behalf and those listed in the schedule of the Privacy Statement supplied with this application.
- 4) I/We agree and consent to my/our credit information and personal information being collected, used and disclosed by Flinders Finance (WA) Pty Ltd in the manner and for the purpose set out in the Privacy Statement supplied with this application.
- 5) I/We authorise Flinders Finance (WA) Pty Ltd to give any of my/our personal information, including information contained in my/our application, to any subsidiary or associated company of Flinders Finance (WA) Pty Ltd and for Flinders Finance (WA) Pty Ltd and their subsidiaries or associated companies to use such information, for the purpose of enabling me/us to keep up to date with other products and services. If you do not want Flinders Finance (WA) Pty Ltd or its subsidiaries or associated companies to use the personal information contained in your application form to provide such information to you, simply contact Flinders Finance (WA) Pty Ltd on 08 9483 0755 (during normal business hours) or tick this box.

## Nomination for Notices (If Applicable)

I/We acknowledge that all Borrowers named on this application are entitled to receive copies of all notices or documents under the Consumer Credit Code. I/We also understand that should I/We choose to nominate one Borrower only to receive all notices on behalf of all Borrowers, the other Borrowers will no longer receive direct information from the Credit Provider. I/We understand that any person who has signed this form can advise Flinders Finance (WA) Pty Ltd in writing, at any time that they wish to cancel their nomination.

We nominate:  to receive notices and documents under the Consumer Credit Code on behalf of Me/Us. (Applicants as detailed below).

*To be signed by all Applicants*

Print Name	<input type="text"/>	Signature	<input type="text"/>	Date	<input type="text"/>
Print Name	<input type="text"/>	Signature	<input type="text"/>	Date	<input type="text"/>

## Additional Declaration for Business/Investment Applications only

You should only complete and sign this declaration if this loan is wholly or predominantly for business or investment purposes. By signing this declaration you may lose your protection under the Consumer Credit Code.

I/We declare that the credit to be provided to me/us by the Credit Provider, is to be applied wholly or predominantly for Business or Investment purposes (or both).

Print Name	<input type="text"/>	Signature	<input type="text"/>	Date	<input type="text"/>
Print Name	<input type="text"/>	Signature	<input type="text"/>	Date	<input type="text"/>

# Privacy Act and Credit Information

Privacy Act Authorisation/ Agreements: Authorisation to act on behalf of individuals.

Your right to privacy is important to us. This Disclosure and Consent Statement explains your privacy rights and our rights and obligations in relation to your personal information. The Privacy Act regulates the way the personal information you provide may be used. Please read the following carefully.

In compliance with the Commonwealth Privacy Act, applicant parties to a finance application should complete and return to the below-named introducer/broker for the purpose of the Privacy Act.

Name of Introducer: Flinders Finance (WA) Pty Ltd  
ABN 70 126 634 286  
Finance Brokers Licence No: 4314

## **1. Acknowledgement of Disclosure of Credit Information to a Credit Reporting Agency**

I/We acknowledge that Section 18E(8)(c) of the Privacy Act allows a credit provider which the above named introducer may approach in arranging my/our finance (hereinafter the Approached Credit Provider), to give a credit reporting agency certain personal information about my/our application for finance.

The information which may be given is covered by Section 18E(1) of the Act and includes: -

- such permitted particulars about me/us which allows me/us to be identified.
- the fact that I/we have applied for finance and the amount.
- the fact that the approached credit provider is a current credit provider to me/us.
- payments which become overdue more than 60 days, and for which collection action has commenced.
- advice that payments are no longer overdue.
- cheques drawn by me/us which have been dishonoured more than once.
- in specific circumstances, than in the option of the approached credit provider, I/we have committed a serious credit infringement.
- that finance provided to me/us by the approached credit provider has been or otherwise discharged.

By virtue of this declaration I/we understand that the above named introducer has informed me/us of the disclosure policy to a credit reporting agency of information about me/us. Approached Credit Providers and so authorise such disclosures.

## **2. Agreement/Authority of Credit provider to Perform Certain Permitted Actions Concerning a Finance Application of Transaction.**

I/we agree that, if it is considered relevant in assessing my/our application for personal credit, the approached credit provider may obtain a report about my/our commercial activities or commercial credit worthiness from business which provides information about the commercial credit worthiness of persons. (Section 18L (4))

I/we agree that, if it is considered relevant in assessing my/our application for commercial credit, the approached credit provider may obtain from a credit reporting agency a credit report containing personal credit information about me/us. (Section 18K(1(b)))

I/we agree that the approached credit provider may give to and seek from any credit providers named in the accompanying finance application and any providers that may be named in a personal or commercial credit report issued by a credit reporting agency or a commercial credit reporting agency respectively, information about my/our personal or commercial credit arrangements for the purposes of assessing my/our finance application or collecting in overdue. I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act. (Section 18N(1(b)))

## **3. Authorisation to Act on Behalf of Individuals**

For the purpose of arranging finance which is subject of my/our application, the details of which appear below, I/we authorise the above named introducer to obtain a report about my/our consumer or commercial credit worthiness from a credit reporting agency or a commercial credit reporting business (Section 18H(3)) or from a credit provider named in this application or referred to in such reports. (Section 18N (1(ga)))

I/we also authorise the above named introducer to give to and receive from such parties as are necessary to the arranging of this finance, such personal information about me/us which is necessary to the arrangement.

## **4. Schedule**

In this notice, Flinders Finance (WA) Pty Ltd means each and every one of the following organisations (whether acting individually or together):

- Flinders Accountants Pty Ltd ABN 29 069 144 752
- Flinders Financial Services Pty Ltd ABN 91 009 269 489
- Argyle Superannuation Pty Ltd ABN 50 114 158 128

## **5. Details of Application**

Full name/s of Applicants \_\_\_\_\_

Amount \_\_\_\_\_

Purpose \_\_\_\_\_

Signed \_\_\_\_\_ Date \_\_\_\_\_

Signed \_\_\_\_\_ Date \_\_\_\_\_

## Identification : 100 Point ID Check

100 Point Identification Check MUST include at least one document with photo identification. Original documents MUST be sighted by an Authorised Broker and a copy of the documents must accompany this form.

### Acceptable Documents

Date Completed

Birth Certificate	70 Points
Current or expired Passport (Expired NOT cancelled, which was current in the previous two years)	70 Points
Drivers Licence	40 Points
Student photo ID card (Issued by an Australian Tertiary Educational Institution)	40 Points
Pension concession or Health Care cards	40 Points
Name and Address confirmed by Current or previous Employer	35 Points
Public Utilities Record	25 Points
Medicare Card	25 Points
Financial Institution Passbook credit or debit card (1 per institution)	25 Points

### Applicant 1.

**Full Name – Surname First**

	Document 1.	Document 2.	Document 3.	Document 4.
Document Type	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Date of Birth	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Place of Issue	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Date of Issue	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Document Number	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Expiry Date	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
	Pts	Pts	Pts	Pts
<b>Borrowers Signature</b>	<input style="width: 100%; height: 20px;" type="text"/>		<b>Total Points</b>	<input style="width: 100%; height: 20px;" type="text"/>

### Applicant 2.

**Full Name – Surname First**

	Document 1.	Document 2.	Document 3.	Document 4.
Document Type	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Date of Birth	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Place of Issue	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Date of Issue	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Document Number	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
Expiry Date	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>	<input style="width: 100%; height: 20px;" type="text"/>
	Pts	Pts	Pts	Pts
<b>Borrowers Signature</b>	<input style="width: 100%; height: 20px;" type="text"/>		<b>Total Points</b>	<input style="width: 100%; height: 20px;" type="text"/>

**\*\*NB\*\* If all documents do not show exact same full name – proof of name change will be required.**

**Authorised Broker Signature**